2026 EDITION

IRELAND MARKET RESEARCH

THE DEFINITIVE GUIDE

Loyalty Marketing for Irish Companies

Strategy • Consumer Insights • Implementation

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Data Sources: Business Research Insights, Core PREDICT 26, Euromonitor International

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SECTION 01

Executive Summary

Ireland's loyalty marketing sector is entering a pivotal era. Driven by digital acceleration, cost-of-living pressures, and rising consumer expectations, the way brands earn and retain customer loyalty is undergoing fundamental change. This guide equips Irish business leaders and marketers with the strategic intelligence needed to stay competitive in 2026 and beyond.

US$239.5M	12.7%	71%
Projected Irish Loyalty Market Size in 2025	CAGR Growth Rate Through 2029	Irish Consumers Seeking Cost-of-Living Relief

Key Themes Shaping 2026

- The market is transitioning from simple transactional rewards (earn-and-burn points) toward **holistic wellness journeys** that engage customers across multiple touchpoints.
- **Agentic AI** is redefining personalisation at scale, enabling real-time, predictive loyalty offers without manual segmentation.
- Irish consumers are practising **Recalibration over Austerity**: they continue to spend, but demand greater value justification from every brand interaction.
- Community belonging and cultural identity are emerging as powerful loyalty levers, particularly for brands that can authentically align with Irish values.

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SECTION 02

The Irish Competitive Landscape

Understanding who is winning and why is the essential foundation for any loyalty strategy. Ireland's loyalty ecosystem is dominated by a handful of retail and financial powerhouses, while a new wave of niche disruptors is rewriting the rules of engagement.

Retail Loyalty Leaders

Tesco Clubcard	Tesco Ireland	Market-leading scale; deep data integration with personalised vouchers and Clubcard Prices
Real Rewards	SuperValu	Strong community positioning; in-app offers and charity tie-ins that resonate with Irish values
Value Club	Dunnes Stores	Simplicity and price-focused rewards; high penetration among cost-conscious households

Financial Services & Co-Branded Rewards

Ireland's two dominant retail banks, AIB and Bank of Ireland, play a critical but often underestimated role in the loyalty ecosystem through co-branded credit card reward programmes. These programmes benefit from high transaction frequency and the ability to reward everyday spending across categories. The strategic challenge for these institutions in 2026 is enriching their data models to offer truly personalised, contextual rewards that go beyond simple cashback.

Niche & Emerging Success Stories

Applegreen: Fuel Loyalty

Applegreen has built a compelling loyalty proposition in the fuel sector, a category traditionally resistant to loyalty mechanics. By combining fuel discounts with in-store food and beverage rewards, Applegreen captures share-of-journey and drives incremental spend per visit.

KFC Ireland: Gamified Rewards

KFC's *Rewards Arcade* represents the vanguard of gamification in Irish QSR loyalty. By transforming points redemption into an interactive game experience, featuring challenges, prize wheels, and leaderboards. KFC has dramatically increased app engagement and created a loyalty experience customers actively seek out rather than passively participate in.

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SECTION 03

2026 Consumer Sentiments in Ireland

> **Source: Core PREDICT 26 Research**
> Core's annual PREDICT study is Ireland's most comprehensive forward-looking consumer research programme, drawing on quantitative and qualitative data from thousands of Irish adults to map the values, anxieties, and aspirations that will shape spending in the year ahead.

The Cost-of-Living Tension

The defining consumer tension of 2026 is the gap between aspiration and expectation. A significant **71% of Irish consumers** want tangible relief from cost-of-living pressures, yet only **26%** believe that relief will actually materialise. This creates a powerful role for loyalty programmes: brands that demonstrably save consumers money or time can capture extraordinary emotional loyalty.

Recalibration, Not Austerity

Despite financial anxiety, Irish consumers are not retreating into austerity. Instead, they are *recalibrating* their spending, allocating discretionary budget with greater intentionality. The implications for loyalty are significant:

- **Experiences over objects:** Consumers continue to invest in experiences (dining out, travel, wellness, culture) but demand they feel worth it.
- **Time as currency:** Time-saving products and services command a premium. Loyalty programmes that reduce friction (fewer steps to redeem, instant rewards) outperform those that feel burdensome.
- **Guilt-free justification:** Every significant purchase requires a compelling rationale. Brands that provide that justification through value communication, social proof, or loyalty status, win the basket.

The Cultural Belonging Opportunity

48%	**Irish consumers are interested in a revival of Irish arts, culture, and community.** This represents a significant and under-exploited loyalty opportunity. Brands that authentically facilitate community belonging through local events, cultural partnerships, or Irish-made product promotions, can forge loyalty bonds that transcend transactional reward. In a market saturated with points and discounts, cultural resonance is a genuine differentiator.

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SECTION 04

Top 3 Strategic Trends for 2026

These three trends represent the most consequential shifts in loyalty strategy for Irish brands in 2026. Each is grounded in consumer behavioural data and validated by best-in-class global programme performance.

01

Holistic Incentives

The era of isolated points programmes is over. Leading Irish brands in 2026 are **integrating loyalty and promotions** into a unified incentive architecture: one that protects margins while delivering highly personalised offers at scale.

What this looks like in practice:

- Personalised discount thresholds that vary by customer lifetime value
- Bundled wellness rewards, combining physical, financial, and experiential benefits
- Promotion-loyalty hybrids: earn bonus points during promotional windows to smooth the discount curve
- AI-powered offer selection that identifies the minimum incentive needed to trigger purchase

02

Gamified Experiences

KFC's Rewards Arcade is not an outlier; it is a preview of where Irish loyalty is headed. **Gamification moves loyalty from obligation to aspiration**, transforming the act of earning and redeeming rewards into something customers actively seek.

Effective gamification mechanics for 2026:

- Streak-based challenges that reward consecutive purchase behaviour
- Tiered leaderboards that create social competition and status visibility
- Surprise-and-delight moments: randomised bonus rewards that trigger emotional engagement
- Progress bars and milestone animations that make reward accumulation visually satisfying

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03

Relevance Over Frequency

Generic promotional emails achieve a click-through rate of just **2–3%** in the Irish market. The ROI on spray-and-pray communications is collapsing. The 2026 imperative is **radical personalisation**: fewer, better touchpoints that arrive at the right moment with the right message.

Shifting from frequency to relevance:

- Replace weekly batch emails with trigger-based messaging tied to real customer behaviour
- Use purchase history and browsing data to predict the next most relevant offer
- Implement "Moments that Matter" triggers: post-purchase follow-up, lapse re-engagement, anniversary rewards
- Measure success by engagement rate and redemption rate, not send volume

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SECTION 05

Implementation Framework for Irish SMEs

Large-scale loyalty programmes can feel intimidating for SMEs. The following five-step framework is designed to be practical, scalable, and immediately actionable, regardless of your current technology stack or budget. Each step builds on the last, creating a foundation for long-term loyalty programme success.

Step 1

Define Your KPIs and Success Metrics

Every effective loyalty programme begins with clarity on what success looks like. Without defined KPIs, it is impossible to know whether your programme is working or where to optimise. **Target a 15% increase in Customer Lifetime Value (CLV)** as your primary north star metric, supported by secondary metrics including Redemption Rate, Average Order Value (AOV), Purchase Frequency, and Net Promoter Score (NPS). Establish your baseline measurements before launch so you can demonstrate ROI with confidence.

Step 2

Choose the Right Programme Model

Three core loyalty architectures suit different Irish business models. A **Tiered Programme** (e.g. Bronze/Silver/Gold) drives aspiration and status, ideal for brands with frequent, high-consideration purchases. A **Subscription Model** (e.g. an annual fee for premium benefits) delivers predictable revenue and high-LTV customer segments, well suited to grocers, coffee chains, and specialists. A **Hybrid Model** combines elements of both, offering points accumulation within a tiered structure. It is the most complex but also the most flexible and powerful approach for brands with diverse customer segments.

Step 3

Clean and Centralise Your Customer Data

A loyalty programme is only as intelligent as the data powering it. Before launch, audit your existing customer data for completeness and accuracy. Consolidate purchase history, contact data, and preference signals into a single Customer Data Platform (CDP) or CRM. Implement a data governance policy that ensures GDPR compliance. This is non-negotiable in the Irish market. Enrich your data with declared preferences captured during sign-up: favourite product categories, communication frequency preferences, and reward type preferences (discounts vs. experiences vs. charity donations).

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Step 4

Map Your 'Moments that Matter'

The highest-impact loyalty communications are those sent at emotionally resonant moments in the customer journey. Identify and automate responses to the following key triggers: **Sign-Up:** A warm welcome with an immediate reward to validate the decision to join. **First Purchase:** Confirmation of the value exchange and points earned. **Milestone Anniversaries:** Recognition of loyalty duration with a surprise reward. **Lapse / Win-Back:** A compelling re-engagement offer triggered after a defined period of inactivity. **High-Value Threshold:** Congratulation on reaching a new tier or redemption milestone. Each automated moment should feel personal, not automated.

Step 5

Pilot, Measure, and Optimise Relentlessly

Launch with a defined pilot cohort (ideally your top 20% of customers by spend) before rolling out to your full database. Monitor your **Redemption Rate** (target: 20–30% within 90 days of points issuance) and **Average Order Value uplift** among programme members versus non-members. Conduct quarterly programme audits to identify rewards that are underperforming (low redemption) or over-costing (high redemption with low incremental revenue). Use A/B testing for all communications. Optimisation is not a post-launch activity. It is the programme's permanent operating mode.

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SECTION 06

KPI Reference & Benchmarks

Use the following benchmarks to evaluate your programme's health and set credible performance targets.

Customer Lifetime Value (CLV)	Total revenue generated per customer over their relationship with your brand	+15% growth YoY
Redemption Rate	% of issued rewards/points actually redeemed by members	20–30% within 90 days
Average Order Value (AOV)	Average transaction value among loyalty programme members vs. non-members	+12–18% uplift
Email CTR	Click-through rate on loyalty programme communications	>6% (personalised) vs. 2–3% (generic)
Enrolment Rate	% of eligible customers who join the programme	>35% within 12 months of launch
Lapse Rate	% of active members who become inactive in a given period	<20% annually

About Brandfire

Established in 2012, Brandfire is Ireland's loyalty marketing, sales promotions, and customer rewards specialists. We design and run customer loyalty programmes, sales promotions, and reward campaigns for some of Ireland's biggest brands, handling everything from strategy through to fulfilment.

Trusted by 80+ Irish and UK brands including Aldi, Energia, Texaco, Bank of Ireland, Heineken, and 123.ie. We cover strategy, technology, creative, prize fulfilment, and customer service. Your team gets the results without the operational load.

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